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a display unit displaying the data input by said inputting unit or data received via said remote communication interface and said short distance communication interface;

an enciphering circuit enciphering data to be transmitted to the remote communication terminal via said remote communication interface and data to be transmitted via said short-distance communication interface;

a deciphering circuit deciphering data received from the remote communication terminal via said remote communication interface and data received via said short-distance communication interface; and

a controlling unit controlling each of said remote communication interface, said short-distance communication interface, said inputting unit, said memory, said display unit, said enciphering circuit and said deciphering circuit,

wherein said enciphering circuit and deciphering circuit are constituted by an enciphering/deciphering processor, and an enciphering and deciphering method used by said enciphering/deciphering processor is changed by changing software installed in said enciphering/deciphering processor.

5. (AS TWICE AMENDED) A digital money system for using digital money to pay for a purchase as service, comprising:

a computer of a financial institution;

a radio base station in communication with said computer of the financial institution;

a store terminal receiving digital money data for payment; and

a portable communication device in communication with said radio base station via a radio frequency, said portable communication device also in communication with said store terminal in a wireless manner; and

wherein said portable communication device stores the digital money data transmitted from said computer of the financial institution after deciphering the digital money data; and

said portable communication device transmits the digital money data for payment to said store terminal after enciphering the digital money data for payment,

wherein said portable communication device comprises:

a remote communication interface interfacing radio-frequency communication with said radio base station;

a short-distance communication interface interfacing wireless communication with said store terminal located at a point of transaction involving the use of digital money;

inputting unit inputting data or instruction information to said portable communication device;

a memory storing the data input by the inputting unit or data received via said remote communication interface and said short-distance communication interface;

a display unit displaying the data input by said inputting unit or data received via said remote communication interface and said short distance communication interface;

an enciphering circuit enciphering data to be transmitted to said computer of the financial institution via said remote communication interface and data to be transmitted to said store terminal via said short-distance communication interface;

a deciphering circuit deciphering data received from said computer of the financial institution via said remote communication interface and data received from said store terminal via said short-distance communication interface; and

a controlling unit controlling each of said remote communication interface, said short-distance communication interface, said inputting unit, said memory, said display unit, said enciphering circuit and said deciphering circuit,

wherein said enciphering circuit and deciphering circuit are constituted by an enciphering/deciphering processor, and an enciphering and deciphering method used by said enciphering/deciphering processor is changed by changing software installed in said enciphering/deciphering processor.

26. (AS NEW) A portable communication device, comprising:
an input unit to receive a present state of feeling of a user; and
a communication unit to transmit the present state of feeling of the user to a remote terminal and to receive a transmission from the remote terminal indicating whether a service can be provided to the user based on the state of feeling of the user.

REMARKS

In the Office Action mailed on June 6, 2002, claims 1, 5, and 6-8 were rejected under 35 U.S.C. § 102(e) as being anticipated by Takayama (U.S. Patent No. 6,332,133) ("Takayama"); claims 13-15 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Takayama in view of Klingman (U.S. Patent No. 5,950,172) ("Klingman"); claim 2 was rejected under 35 U.S.C. § 103(a) as being unpatentable over Takayama in view of Watts (European Patent Application No. 82305956.3; Publication No. 0079749 A2) ("Watts"); claim 3 was rejected under